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Three months.....\$1 50 Invariably in advance

J. J. NUNAN, Editor

Subscribers cannot have their papers discontinued until they pay up in full for them.

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NEWS FROM IRELAND.

Dublin.

The "Irish Reform League" has ceased to exist. The chairman at the last meeting said that in the present state of the country there was but little use for constitutional agitation, and consequently it was better that the League should wait until a time more favorable to its purposes.

A fire recently broke out in the Northern angle of the Four Courts, Dublin (the portion occupied by some of the masters of the Bankruptcy Court) by which the furniture in three apartments and a vast quantity of legal documents were destroyed.

Wicklow.

The "Irish Times" of the 20th ult. says:—In the abstract of wrecks and collisions published last week by the Board of Trade for the last year, we find 26 marine disasters marked on the chart between Carbury and Wicklow. There is no doubt properly so called on the coast to which ships in danger could make for refuge. We trust that when the contemplated improvements in Wicklow harbor are completed that part of our coast will not be conspicuous on the chart by so many indications of loss in property and life. Saw fish in the county Wicklow on the 18th ult., when the mountains were completely covered with it.

Kilkenny.

The Kilkenny Fusilier Regiment of militia have been graciously honored by the British Secretary of War having officially approved of a gratuity being issued to Drummer James Walsh, of that corps, for distinguished service. Good for the shine of St. Canice.

At Thomastown, on the 20th ult., a farmer and publican of that town, named Patrick Tobin, together with his nephew and two others, were arrested and committed to Kilkenny gaol as being the parties who stole the last two lots of sheep from Sir John Power, Bart. and Thomas Seigne, Esq.

Carlow.

The Carlow Post of a late date says:—It is much to be regretted that at such a time as the present there appears to be so great a want of sympathy among the laboring classes in this town and neighborhood. Our poor-law report, this week, furnishes ample evidence of this melancholy fact. The startling assertion made on Thursday, that there are at least one hundred able-bodied men out of employment shows how great is the necessity for providing work for those in need of it. Mr. Bruen and others of the neighboring gentry have taken the initiative in the matter, and we hope to hear of their praiseworthy example being followed up by others.

Wexford.

Rev. Edward Prendergast recently died in his 50th year, at the residence of his sister, Newpark House, county Wexford. His remains were interred in Ballagh Church. Mr. Stephen Kavanagh has been elected master of the Wexford Workhouse.

Kildare.

On the 20th ult., Robert L. Hayes Esq., J. P., coroner, held an inquest on the body of a man named Martin Brady, aged 27, who was a servant at Lady Fitzgerald's at Killybegs. The deceased was kicked by a horse in the chest. The jury returned a verdict of accidental death.

Queen's County.

The Freeman's Journal of the 21st ult. says:—A correspondent, "Baldknill," on whose account we can rely, supplies us with some important facts illustrating the principles of economy in the Queen's County. He tells us that the Catholic population of the county is 10,919. Bearing these figures in mind, the actual facts are important as regards the administration of the county. The representative peer is a Protestant, the parliamentary representatives are Protestants, the Lord Lieutenant of the county is also a Protestant, the Vice Lieutenant is the same, the seventeen deputy lieutenants of the county are all Protestants; of the ninety magistrates in the county 70 are Protestants, 21 Catholics; all the officials of the county jail, the county infirmary, and the lunatic asylum, are of the ascendant.

The same, with the exception of the chaplaincy, is the case in the workhouses. The two coroners, the secretary of the grand jury, the county surveyor and his assistants, the resident magistrate, the county inspector, and the chairman of the quarter sessions are all Protestants. Of the eight subinspectors in the county, seven are Protestants and one Catholic. The eleven collectors of cess for the eleven baronies of the county are Protestants. On the list of special jurors for 1867, forty-one were Protestants and seven only were Catholics; and on the common jury list there appeared the names of 95 Protestants, and but 35 Catholics.

Louth.

On the night of the 16th ult., in Dundalk, a man named Kirk was stabbed in the groin by a person

IRISH

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NEWS.

SATURDAY, FEBRUARY 8, 1868. [NO. 13]

Breaking up a Setting Hen.

"Timothy, that air yeller hen's settin' again," said Mrs. Hayes to her son, one morning at breakfast.

"Well, let her set," remarked Timothy, helping himself to a large piece of cheese. "I reckon I can stand it as long as she can."

"I do wish you would try to be a little equanimous to cheese, Timothy. I've out the last of my every day lot, and it's only the first of May. And now as soon as you've done eating I want you to go out and break up that hen. She's setting on an old ake and two bricks now."

"I hope she'll hatch them," returned Timothy.

If she was to set now she'd hatch the fourth week in May. It is a bad sign something allers happens arter it. Stop giggling, Helen Maria; by the time you get to be as old your ma ye'll see further than you do now. There was Jenkins' folks, their gray-top-knot hatched the first of May, and Mrs. Jenkins' she had the conjunction of the lungs, and would have died if they had not killed a lamb and wrapped her in the hide while warm. That was all that saved her life."

With such a startling proof of the truth of the omen before him, Timothy finished his breakfast in haste and departed for the barn, from which he returned bearing the squalling biddy by the legs.

"What shall I do with her, mother? She'll go on again, and she's cross as bedlam. She's skinned my head, and would the death of me if she could only get loose."

"I've heard it said that it was a good plan to throw them up in the air," said Mrs. Hayes. "Aunt Peggy broke one of setting only three times trying. Sporn's you try it?"

"Up she goes, here or tail!" cried Timothy, as he tossed the volcano skyward.

"Land o' massy!" exclaimed Mrs. Hayes; she's coming down on the pan of bread that I set out the great rock to rise! Tim, it's strang that you can't do nothing without overdoing it."

"Down with the traitors, up with the stars!" sang out Tim, elevating biddy again with something less than a pint of batter hanging to her feet.

"Good gracious! me wuss and wuss!" cried Mrs. Hayes, and Tim agreed with her, for the hen had come down on the well polished tile of Esquire Bennett, who happened to be passing, and the dignified old gentleman was the father of Cynthia Bennett, the young lady with whom Tim was seriously enamored.

The Squire looked daggers brushed off the dough with his hankerchief, and strode on in silence.

"Yes, but it's going up again," said Tim, spitefully seizing the clucking biddy and tossing her at random in the air. Biddy thought it time to manifest her individuality and with loud scream she darted against the window, broke through, knocked down the canary cage, and landed plump in the lap of Mrs. Gray who was boarding at the farm-house.

Mrs. Gray screamed with horror, and starting up, dislodged biddy, who flew at her reflection in the looking glass with angry hiss. The glass was shattered and down came the hen, astonished beyond measure, against a vase of flowers, which upset, and in falling knocked over a stand dish, deluged with water a pair of drab colored velvet slippers which Helen Maria was embroidering for her lover, Mr. James Henshaw.

Helen entered the room just as the mischief had been done, and at the sight of the ruin, she at once laid to her brother Timothy. She heard his step behind her, and the unfortunate hen she flung full in his face.

There was a smothered oath, and the hen came back with the force of a twenty pound shot.

Helen was mad. Her eyes were nearly put out with the feathers and dust and dough, and she went at Timothy with true feminine zeal. She broke his watch-glass in a dozen pieces, crushed his dicky and began to pull his whiskers out by the roots, when suddenly she remembered that Timothy had no whiskers to pull out by the roots.

But when she came to look closer, she perceived the man she had nearly annihilated was not Timothy, but Mr. James Henshaw.

Poor Helen burst into tears, and fled into her chamber the usual refuge for heroines; and James, after washing his face at the kitchen sink, went home serenely resolved never to marry a woman with such a temper as Helen Hayes had.

The hen, meanwhile, who is the heroine returned to the barn to establish herself on the ruins of her nest determined to set if the heavens fell.

Mrs. Hayes soon discovered her, and having heard that dipping in

water would cure 'broodiness,' set forth for the brook with the fowl in her apron.

Mrs. Weaver, an old lady of very quarrelsome temper, who resided near and was at sword's points with Mrs. Hays, was just coming to the brook for a pail of water, and spied the yellow head of the bird peeping out from Mrs. Hays' apron.

"There!" she exclaimed, "now I've found out what puzzled me to death near a week. I've found out where that yellow pullet is gone to. Mrs. Hays, I always knowed you was a wicked, deceitful woman, but didn't think you would steal!"

"Steal me! Who are you talking to, Mrs. Weaver?" said Mrs. Hays, on her dignity.

"I'm talking to you, madam, that's who I am talking to. You've stolen my hen what I got from Uncle Gillies, and paid for in sassegers. She is a real Dorking. Give her to me or I'll use force."

"She's my hen, and yonch her if you dare!"

"I'll show you what I dare!" yelled Mrs. Weaver, growing purple, and seizing the ill-starred fowl by the tail, she gave a wrench and the tail came out in her hand.

The sudden cessation of resistance upset Mrs. Weaver's balance, and she fell back into the brook, spluttering the mud and astonishing the pollywogs in every direction.

She was a spry woman and soon on her feet again, ready to renew the assault.

"Give me my hen!" she cried thrusting her fist in Mrs. Hays' face, who old lag and hypocritical yowl and she made a second drive at the hen.

The hen thought it proper to show her colors, and uttered an unearthly yell, she flew out of the covert square into the face of Mrs. Weaver, which she raked down with her nails until it resembled the page of a ledger, crossed and recrossed with red ink.

Mrs. Hayes caught a stick of brushwood from the fence. Mrs. Weaver did the same, and a regular duel would probably have been fought if the bank had not suddenly given way and precipitated both the belligerent women into the water.

They scrambled out on opposite sides, and the hen sat perched in an apple tree and cackled in triumph.

The ladies shook themselves, and by consent went home. They have not spoken since.

The hen disappeared and was not seen until three weeks afterward, when she made her appearance with eleven nice yellow chickens. She found some other fowl's nest, and set in spite of fate.

But although not 'broken up' herself she broke up two matches—for Cynthia Bennett was not at home the next time Timothy called, and Mr. Henshaw never forgave Helen for having such a temper.

A GIRL'S COURAGE.

Crash! crash! Bang! bang! Zip! zip! "Hark! Selina—those dreadful rifle bullets! God help us!"

"Be firm, Emily! The door has not yet yielded."

"No, but it will give way, cousin, in few moments."

"Then we will die like brave Christians."

"O my God! my God!"

"Hush, dear; remember we are Americans."

Beautiful even in their terror were these two young girls, Emily Norton and Selina Clyde the former a brunette and the other a fair creature with bright, golden brown hair and large blue eyes. They were kneeling, each with an arm around the other's waist, in the upper chamber of a small white house situated on the east bank of the Red River.

A small party of savages, evidently sent by guerrillas, who hated Mr. Clyde because he favored the Union cause, were advancing toward the building. The first intimation of their presence was the fierce and terrible war cries that rang in the girls' ears while they were preparing supper for their uncle, who had departed in the morning to procure the provisions necessary for the morrow, and whose return they were momentarily expecting.

On first hearing the fearful noises mentioned, the girls rushed to the door just in time to see their beloved relative the man who had reared them from childhood brained with a tomahawk while he was within fifty yards of his own threshold. The grief-stricken girls had enough presence of mind to shut and bar the stout oak door; which was capable of resisting the blows of the savages for some time; they then flew to the upper chamber. Locked in each other's arms and unable to articulate a word, they listened to the crashing of a heavy log used as a battering ram against the door; to the sharp cracking of rifles and the whizzing of bullets. One of the leaden missiles severed a lock of Emily's hair and grazed her temple.

"You are hurt!" cried Selina, noticing the blood.

"It is nothing," answered her trembling companion, "a mere scratch."

The crack of another rifle was heard at this moment, and the two maidens could hear the rush and feel the wind of the ball as it passed between them.

Both trembled with alarm, and the afflicted Emily drew her companion to another part of the room.

"We must not keep in range of the open window," she gasped. "Some of them have climbed into trees to fire upon us. We had better blow out the light!"

"No, no!" cried Selina, the shutters the shutters! we must close them."

So saying she moved toward the window to perform this task. Emily laid a detaining hand on her shoulder.

"Hold," she exclaimed, "you shall not risk your life in that way. I will close the shutters."

"No-no, dear Emily! You would faint in making the attempt; you have a gentle spirit! You know you have fainted before now on seeing a little bird wounded."

Emily's eyes flashed. "I am not faint hearted for all that!" she replied, and sprang to the window. As she was leaning out, however, to grasp the shutter, she suddenly drew back with a low shriek, for the light from the lamp in the room, enabled her to see distinctly the form of a tall savage standing upon the branch of a tree directly opposite and within ten feet of her.

He had raised his arm and was in the act of hurling his tomahawk at her head in fact the weapon left his hand as she drew back, and whizzing through the open window struck the opposite wall.

"Come away, Emily," shrieked Selina. "Never mind the shutters!"

As she spoke, the savage in the tree uttered a terrible yell, and the next moment, to horror, Emily saw him leap from the branch and grasp the sill of the window. Before he could clamber into the room however, he beheld a spectacle that made him hesitate; for Emily who had never herself for a desperate venture now approached him, holding in her hand the tomahawk which she had picked from the floor.

The savage uttered a grunt of dissatisfaction and seemed undecided whether to drop to the earth a distance of twenty feet or to persevere in his first intention. He kept his piercing eyes, which glittered like serpents' fixed steadily on the girl's face as she approached, and thinking he read in her terrified eyes, blanched cheek and white lips an irresolute soul he drew himself up until his knees were on the window sill; then pulling his knife from his belt, he glared upon the two girls and shrugged his shoulders as though ashamed that he had allowed himself to be intimidated for an instant by a squaw.

Emily still held the tomahawk; and Selina believed it would soon leave her hand.

She (Selina) shrieked and flew toward her fair companion.

"One like you would never dare to strike," she gasped, "better that we both fall on our knees and beg for mercy."

A proud, quick determined flash shot from Emily's eyes; the next moment she struck the savage a blow that felled him senseless to the hard ground beneath the window.

"For myself," she cried, "I might not have struck, but for another it is different."

"Brave girl!" cried Selina, "who would have thought that one of your gentle spirit could have performed such a deed. We are saved by your heroism; you who would faint to see a little bird wounded."

"Saved?"

"Yes, didn't you hear!—Union troops are approaching. I can't be mistaken, I hear their shouts, which are easy to distinguish from the Texans."

She was right; the Indians were made prisoners, by a scouting party of Federals, and the girls were conducted to a place of safety, which they soon after quitted for New York.

Not long since Emily was married to the commander of the scouting party by which she and her cousin were rescued.

The Freedmen's Savings.

Washington, Dec. 24, 1867.—With this statement I send you the cordial greetings of the season. I think this "record" is a good one, considering that it is mostly nothing but "niggers' money." It has been saved for them on interest when they would have undoubtedly have been swindled out of it but for the intervention of friends. They now begin to comprehend the principle of the thing, and to appreciate the advantages of it, and come forward of their own accord. They now draw their money in a great measure for the purpose of buying land, building, starting in business, and such-like useful and commendable enterprises.

S. W. A.

Freedmen's Saving and Trust Company.

Statement for the month of November, 1867:

Locality.	Deposits.	Drafts.	Total due Depositors.
Augusta, Ga.	\$853.08	\$904.77	\$12,470.10
Baltimore, Md.	5,802.83	3,759.68	46,771.43
Baunfort, S.C.	23,771.95	22,820.69	49,618.00
Charleston, S.C.	20,018.27	21,685.71	47,911.66
Huntsville, Ala.	3,379.87	3,638.17	4,553.46
Jacksonville, Fla.	26,733.66	21,039.22	29,181.73
Louisville, Ky.	34,783.24	27,047.82	67,659.42
Memphis, Tenn.	3,334.09	8,051.41	18,678.83
Mobile, Ala.	3,192.84	3,482.63	29,696.83
Nashville, Tenn.	3,488.23	4,716.40	27,433.94
Newbern, N.C.	2,377.14	1,920.39	12,880.57
New Orleans, La.	2,681.15	5,109.60	51,181.44
New York, N.Y.	2,888.75	3,046.50	18,628.89
Norfolk, Va.	8,883.73	8,676.06	35,101.94
Richmond, Va.	697.82	1,707.16	11,598.28
Savannah, Ga.	9,945.26	2,705.01	27,903.30
Tallahassee, Fla.	4,181.55	2,621.08	9,888.54
Vicksburg, Miss.	6,067.35	5,201.07	14,138.21
Washington, D.C.	21,514.73	21,020.01	58,959.33
Wilmington, N.C.	65.00	25.00	2,153.13

\$191,485.44 \$189,215.99 \$566,673.31

Total amount of Deposits for the month.....\$191,485.44

Total amount of Drafts for the month.....189,215.99

Excess of Deposits over Drafts.....\$2,269.45

Total Deposits.....\$2,809,003.37

Total Drafts.....2,252,330.06

Total due Depositors.....\$556,673.31

REMOVAL

MEAGHER, TAAFE & CO.,

Have Removed their

WHOLESALE BUSINESS from 107 Battery St. to Oriental Block, corner of Market and Battery sts. Their retail store is, as usual, at No. 9 Montgomery street, (Lick House).

Having better accommodations for the display of our stock in our store, we invite buyers to examine it.

Hosiery, White Goods, Fancy Goods, Linens, Embroideries, Towels, Dress Goods, Linnen sheeting, stationery, Linnen Hdk's, Perfumery, Furnishing goods, Cravats, suspenders.

YANKEE NOTIONS, Etc.

AGENTS FOR

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Corner of Battery and Market streets, Oriental Block.

PACIFIC

INSURANCE COMPANY

OF

SAN FRANCISCO.

OFFICE - - No. 422 California street,

CORNER LEIDENSTORFF.

CASH CAPITAL.....\$750,000.00

SURPLUS, DEC. 31, 1866.....411,054.02

CASH ASSETS.....\$1,161,054.02

ALL LOSSES PAID IMMEDIATELY IN

UNITED STATES GOLD COIN.

Fire,

Ocean,

Marine,

Inland

INSURANCE.

THE PACIFIC INSURANCE COMPANY HAVING arranged with Messrs. BUELOW & BROTHER for the franchise of the Fire Insurance Company lately represented by them, is now prepared to offer to all parties formerly insured by said company, equally good terms and prompt payment of losses, in United States gold coin. MR. H. H. BUELOW will be the General Agent for this company from this date.

Directors Pacific Insurance company.

SAN FRANCISCO.

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A. L. Fisher, J. B. Roberts,

William Alvord, S. Steinhart,

Jonathan Hunt, P. L. Weaver,

A. B. Foster, William Hooper,

Anson G. Scales, J. W. Clark,

Abra. Seligman, A. Hayward,

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Edward Martin, Wm. T. Coleman,

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Lloyd Tevis, G. W. Moore,

St. Wilson, C. T. Wampler,

Alphonse Bull, J. H. Henshaw,

D. J. Oliver, Wm. Sharon.

William Schell, J. H. Henshaw,

M. H. Henshaw, J. H. Henshaw,

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D. W. C. Rice, J. H. Henshaw.

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A. J. RALSTON, Secretary.

C. A. LAFON, Marine Secretary.

T. C. GRANT, Local Agent.

J. E. BUELOW, Gen'l Agent.

C. G. PIERCE.

TURNER IN IVORY AND WOOD.



THE IRISH NEWS.

SATURDAY, FEBRUARY 8, 1868.

The editor of the Dublin Nation has been arrested for publishing seditious articles.

London, January 29.—George Francis Train is delivering lectures in Cork on American Irish subjects, and has crowded houses.

The Fenian, Shaw, has turned Queen's evidence, and positively identified Barrett as the man who fired the shot at Clerkenwell.

O'Baldwin, the "Irish giant," and Tom Allen, a New York pugilist, have agreed to fight for \$1,800 a side.

Cork, Feb. 5.—McDonnell Castle, 20 miles west from Cork, was about to be attacked by Fenians, but they were dispersed by police.

Cleveland, February 4.—Gen. O'Neil had an immense reception at Beacon Hall, last night. He said in the course of his speech that the President would have the services of one hundred thousand Fenians in case of a war with England.

The Pope has recently ordered the Catholic clergy to have a Te Deum sung in all the churches of Italy, in honor of the victory of Papal arms at Mentana. Victor Emmanuel has issued a proclamation prohibiting holding religious ceremonies for such a purpose in his kingdom.

The Martello tower at Duncannon, near Wexford, Ireland, was attacked last night by a body of Fenians. The garrison fired upon the assailants, who fled after returning the fire. There was no casualty.

London, January 25.—The excitement over the Fenian movement still continues, and arrests are made daily. The Sheriff of the island of Alderney has been removed for complicity with the Fenians, and sent to prison to await trial.

A builder named McManus who was at work on some new houses on Perry street, between Third and Fourth, fell yesterday afternoon from a scaffolding and was taken up with a broken leg, besides severe injuries, the extent of which cannot yet be ascertained.

Quebec, January 25th.—A motion was introduced in the House of Assembly to take into consideration the lamentable emigration of the inhabitants of the Province to the United States, and devise means to arrest it. The mover spoke at great length on the emigration, and proposed to enact liberal homestead laws and encourage manufactures.

The largest monastery, said to be the largest one belonging to the order (Cistercian) in the world, is to be erected in the town of Millery, in Dubuque county, Iowa. Its supposed cost will be between \$300,000 and \$400,000. The building at the north of the square will be 24 feet in length.

Paid Up.—Mr. Gavin, whose stock of goods and household furniture were destroyed by fire last week, desires us to state that the Builders' Insurance Company, whose policy he held, forwarded the amount of fifteen hundred dollars insured for, by first express from San Francisco, after application was made. [Napa Register.]

The Maine Farmer recommends country ladies to take a medium-sized pumpkin seed, carefully cut out the meat on the under side, put a narrow strip of fur around the edge, and fasten the string to the sides, and they will have a bonnet in the pink of fashion. The broad end of the bonnet should be in front of the sun and wind.

It is said of the Hon. Mrs. Dennis McCarthy, of Syracuse, now spending the winter in Paris, that she dresses magnificently in a black velvet dress, with a train that reaches clear out into the other parlor! She wears a costly India shawl, and three large red roses in her hair.

Chicago, Jan. 28.—The most fearful and destructive conflagration which ever visited Chicago occurred to-night. The fire broke out at seven o'clock in the store of S. C. Gregg & Co., the largest book-selling and publishing house in the West. This store and the two adjoining, an immense iron block, and one on Lake street were very quickly consumed. The loss by this fire is probably a million of dollars. While this fire was at its height, another broke out on Lake street, between Michigan Avenue and Washburn Avenue, in the wholesale drug house of Lord & Smith. This is still raging at twelve o'clock, and it seems probable that the whole block will be destroyed. These fires occurred in the most costly and magnificent business houses in the city, occupied by the wealthiest dealers, and must prove a severe blow to the prosperity of the city. The entire loss cannot be estimated to night, but it seems probable that it will exceed two millions. Later.—The fire appears to be checked. Seventeen or eighteen of the largest business buildings in the city are destroyed; each were five stories above the ground, and several were occupied by a number of firms. The total loss will probably not be much short of four millions.

Mr. Savage, the President of the Fenian Brotherhood, has written the following letter:

Gen. J. O'Neil—DEAR SIR: Yours, of the 4th, in reply to mine of the 2d inst., reached this office after 6 P. M., on Saturday evening. I grieve to see that it is a continued expression of departure from the basis of union. You lay the usual stress upon the Philadelphia Constitution of 1865, and strive to make it the supreme law of the body which does not exist. I accepted that Constitution as the supreme law of the United Brotherhood, and will acknowledge such when the Brotherhood is united. Your solemn oath is not binding on me to observe forms I cannot recognize until a union of the Brotherhood has taken place. If your solemn oath will prevent such a union as the basis contemplated, then you should not have agreed to such a basis. If you made this basis knowing that you could not carry it out, then your predicament is not to be envied. While further correspondence on the subject seems to me futile—judging from the persistence with which you insist on autocratic powers of jurisdiction over the men who are to give up the idea and hope of union while a chance remains by which it may be accomplished. The difference of opinion between us to the mode of carrying out the basis of union are positive and from all appearance there is no hope of arriving at a mutually satisfactory solution. As a party to it, I believe I understand its scope, and justly value its powers; but I am willing to have my views tested by a completely uninterested ordeal. I therefore propose that we submit the matter for arbitration to three gentlemen, one to be named by each organization respectfully, the two chosen to select a third; and that the decision rendered by them shall be final and binding on the parties to these negotiations and the organizations in whose behalf the basis of union was agreed upon and signed by authority. Awaiting your reply, very respectfully,

JOHN SAVAGE, C. E. F. B.

The various Irish organizations met in Convention on Sunday afternoon, at the Brooklyn Hotel, for the purpose of making arrangements for the celebration of St. Patrick's Day. The following organizations were represented: Sons of the Emerald Isle, Irish-American Benevolent Society, Laborers' Benevolent Society, Laborer's Protective Society, St. Joseph's Benevolent Society, St. Mary's Temperance, Benevolent, and Library Association, St. Joseph's Temperance, Benevolent, and Library Association, St. Francis' Temperance, Benevolent, and Library Association, Emmet Circle, Fenian Brotherhood, John Hanill, Esq., represented the State Centre of the Fenian Brotherhood. The credentials of the new members were examined, after which an election for officers took place, which resulted as follows: President, James G. Hayden; Treasurer, James Cahill; Secretary, Daniel O'Connell. The President returned thanks in a very neat speech, in which he congratulated the Convention upon the large number of organizations that were represented, which indicated that the approaching St. Patrick's Day would see the largest celebration that has ever taken place in San Francisco. The meeting adjourned, to meet on next Sunday afternoon at three o'clock, in Minerva Hall.—Call.

The man Cashel whose name has turned up at asizes and special commissions as "Fenian despatches," carrier in the district about Kilmallock after the attack on the police barracks of that town had failed on the morning of the memorable 6th, and had not since been heard of, has at last been traced and apprehended. It appears that Cashel be long d to Kilmallock and left a wife in that town. How he managed to escape out of the country has not been ascertained. It must have been no easy task considering that he was a marked individual; but he is said to have contrived to take a woman with him—not his wife—and they both reached Wales in safety where they had sojourned peaceably up to the present, but a falling out, as usual under such circumstances, took place, and his partner "split" upon him to the police, and in consequence of the information thus obtained, Constable Gormly of Kilmallock was despatched for the gentleman, and he has been brought to Limerick and lodged in the county gaol.

Gen. Grant has received a large number of communications from officers on duty in the South relative to suffering among the people of that section, and other papers of similar import have been received by Gen. Howard by whom the subject was referred to the latter for a report which was today received at headquarters. Gen. Howard says the fall in the price of cotton and the loss of crops by rain and caterpillars have produced depression and anarchy in some sections, and he thinks it probable that there will be some suffering in portions of South Carolina, Mississippi and Louisiana, and in small sections of several other States, though he is confident that now, as last year, the distress greatly exaggerated.

The change of opinion in Ireland during the last two years has been remarkable enough to arrest the attention of every thoughtful politician. In 1865 the attitude of the great mass of the population towards the Fenians was one of incredulous impatience. They were anathematized from the altars; they were absolutely without influence in the country. Two years of repression without any redress of the grievances acknowledged by every Liberal statesman have disarmed the bulk of indigenous opposition to Fenianism, and given far to identify the movement in popular estimation with the cause of the nation at large. And most momentous of all has been the change during the last few weeks. Men who have hitherto been firm believers in the sufficiency of those measures of remedial legislation which have been so long discussed and evaded have now lost faith in their effect; and it has become a question no longer merely whether the Church Establishment must be abolished and the position of the tenant class secured, but whether even those concessions of justice will bring healing in their train unless they are combined with some positive step towards the organization and development of the national life of Ireland.

O'Connell's weapon was "moral force"; his agitation was orderly; it was nothing more than a demand that the ground from under him. A party which professed respect for the Constitution and the law had no focus stand left when the highest legal authorities had pronounced its policy unconstitutional. The result of the O'Connell trial was as much a triumph for the party of action as for the party of order. It left Mr. Mitchell in a despair of the Government, and it reminded the Government of its previous declaration that it would compel them to treat Ireland as a conquered country. The Young Ireland policy of that day expressly aimed at provoking an evident collision between the Government and the people in order that the latter might learn all that O'Connell had taught them, might abandon Constitutionalism in despair, and might brood in secret over the counsel, "a salus victis nullam sperare salutem." It took longer than Mr. Mitchell expected for the mass of the people, whom his journal did not reach, to forget the living lesson of O'Connell's presence; but in a new generation, educated by schools, by the temperance movement, by the famine, by emigration and above all by foreign military service, the seed sown by O'Connell, and borne its natural fruit in Fenianism.

The whole range of the Andes is known to be filled with precious metals of incalculable wealth. All along the coast, for 4,000 miles, are mineral indications visible to the naked eye, and in some places the tourists sail many days past bluffs deeply stained with the deposits of copper. At every port mineral specimens from the interior are exhibited for sale, and to induce exploration, and small smelting works dot the shores from Peru to far south of Valparaiso. The traditions of the Indians whom the Spaniards found here nearly four hundred years ago were full of accounts of gold and silver mines, and from that time to the present day new discoveries have deeply stained the coast with the deposits of copper. At every port mineral specimens from the interior are exhibited for sale, and to induce exploration, and small smelting works dot the shores from Peru to far south of Valparaiso. 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THE INSURANCE MEETING.

A GREAT TRIUMPH

The mass meeting held in Platts Hall on Wednesday evening, to consider the bills now before the California Legislature, relating to the Insurance business of this State, resulted in a great triumph for the opponents of said bills—the great mass of the industrial population of the city.

MR. MOONEY'S SPEECH.

Opening the meeting, Mr. MOONEY said:

FELLOW CITIZENS—

It becomes my duty to explain why I have invited you to this Hall to-night. You are all aware that the Builders' Insurance Company, established by me within the past year, has pulled down the premiums on Insurance about half the old rates. The old line underwriters have grown wrathful, and tried all they could to break us down. First, they needed and gibed us; then they persecuted and calumniated us; then they hired newspaper men to proclaim that we were rotten, and would soon burst. Here are a few of the things they said of us:

"We have for the past year warned the depositors in the Savings Bank, connected with the Builders' Insurance Company, that it is insolvent without any question."

"The money deposited in the Savings Bank is not in a safe place, and should be immediately withdrawn, and placed in safe keeping with some institution that does a safe business."

The above are specimens of the wholesale libels published by tens of thousands, by the Pacific Insurance Company, by its officers, Messrs. Bigelow and Ralston, published and paid for in the Sacramento Union, Folio Telegraph, and other papers in this city and throughout the State. Tens of thousands of newspapers with those libels, were published in this city by these men. Is that a deed worthy of respectable men? Can any man in this Assembly sanction such a mode of competition in business? It is lamentable to live in a community where the leading commercial men are guilty of such low-lived actions.

Finding they could not break us down by this course, they now go to the Legislature for bills of pains and penalties against us; a bill which, in principle, is pretty like the bill repealing the Habeas Corpus Act. Be kind enough to hear some of the provisions of these bills:

"Section 24. The President, or other chief managing officers of all Insurance Companies incorporated under the laws of this State, are hereby authorized to meet in joint convention in San Francisco, on the first Monday of March, in each year, to nominate by a majority vote, a suitable person to fill the office of Insurance Commissioner. The person so nominated, upon a certificate to that effect, shall be commissioned by the Governor for the term of one year. He is to be paid a salary, have room, clerks, messengers, etc., etc."

Now let us hear what his powers are to be:

"Sec. 7. It shall be the duty of the Insurance Commissioner to examine and inspect the financial condition of all persons now or hereafter engaged, or who shall desire to engage in the business of Insurance in this State. To issue a certificate of authority to transact Insurance business in this State, to any person in a solvent condition. To determine upon the safety and fitness of all Banks, or places of deposit, in which any person engaged in the Insurance business may make any of the deposits required to be made."

You here find that the Commissioner "ring" can proclaim "The California Building and Loan Society," of which some of us are stockholders, unfit to hold the capital and stock of the Builders' Insurance Company, and it will, of course, be ordered over to some other bank, where it will bring us not a dollar of interest, or probably to a new bank to be established by the Commissioner's friends, \$100,000 from the Builders' Insurance Company would be a pretty good beginning for a new bank!

"Sec. 8. The Insurance Commissioner shall have power to investigate and inquire into the business of Insurance. If any person engaged in the business of Insurance, shall refuse to give to the Commissioner full and truthful information and response in writing, to any inquiry or question made in writing, by the Commissioner, relating to the business of Insurance to be carried on by such person, then such person so refusing, and for each refusal, shall forfeit and pay to the people of the State, the sum of five hundred dollars, to be enforced and collected by the Commissioner, by suits in any courts of competent jurisdiction."

That, you will admit, is pretty cool. Should the Commissioner ask

me ten questions in the day, and I could not find time or means to answer more than five in writing, I incur a fine of \$2,500—a day, and this to be repeated day after day, until he worries me into a surrender! You have heard something of the Spanish Inquisition, which, it is said, has died out in Spain to be revived here under the plea of an Insurance Commission, protecting the dear people.

"Sec. 9. The Commissioner may, whenever for any cause he may deem it necessary, visit and make examination of the business and affairs of any person doing business of Insurance in this State. At such time he shall have free access to all the books and papers of such persons, and shall thoroughly inspect and examine all his affairs, and make inquiries such as are necessary to ascertain his condition and ability to fulfill his engagements. And the Commissioner shall have power to administer oaths, to examine under oath by oral or written questions, all such officers, relative to the business of such person. And if he shall find his books to have been carelessly or improperly kept or posted, he shall have power to employ some experts to re-write, post, and balance the same, at the expense of such person; and if the interest and safety of the public requires the publication of such examination, in such case he may publish the same in two newspapers in San Francisco."

So, you see, he has nothing to do but to find fault with our writing, or the method of keeping our books. He has nothing to do but turn half a dozen of bookkeepers into our office, get a full set of new books and take possession of all our old books and papers, to the complete interruption, for several weeks, of all our business: That is, he is to take the place of the stockholders and Directors, who, under the laws of this State, are individually liable and responsible for all the errors that may be committed or debts incurred by the management, and who are really the only ones interested in the prudent and safe conduct of the business. We furnish the capital and find the business, and he runs the institution. Can any espionage concocted in France or England surpass this?

"Sec. 10 and 11. Whenever the liabilities of any person engaged in the Insurance business—his losses, expenses, and amount required for re-insurance of fifty per cent of his risks, exclusive of marine premiums—shall, in the opinion of the Commissioner, impair his paid up capital stock to an extent exceeding twenty per cent, such person is hereby declared insolvent. Whenever it shall be ascertained by the Commissioner that any person engaged in the business of Insurance in this State, is insolvent, he shall, and is hereby empowered to revoke the certificate granted in behalf of such person, and publish such revocation in a daily newspaper in San Francisco for four weeks. Any notice, upon receiving such notice, shall discontinue to issue any new policies, and the renewal of any previously issued. And if such person shall not comply in all respects, with the orders of said Commissioner, under the insurance laws of this State, notice shall be given to the Attorney-General, who shall commence an action against such person in the District Court, to wind up and dissolve said association, unless sufficient cause be shown to the Judge, etc."

Here, you see we have to fight the Commissioner in the Courts at our own expense, and if he libel us or break up our business we have no redress—the act indemnifies him, because it presumes he acts in good faith—good faith to the combination!

But now comes the crowning clause of this famous bill of penalties: "Section 13. Whoever shall neglect and refuse after demand and notice thereof, and without justifiable cause to a peer or to testify under oath before the Insurance Commissioner in the discharge of his duty shall be deemed guilty of a misdemeanor and shall on conviction thereof be punished by a fine of not exceeding one thousand dollars or by imprisonment not exceeding three months."

There, I have read quite enough from these bills, and I want to know what you think of them? Do you want those bills passed? As many of you as want this Commission hold up your hands. No hand up.

As many as object to this Commission hold up your hands. All hands raised.

The combination has lately obtained the aid of the *Alta California* to run down the Builders' Insurance Company, they publish and republish masses of figures to prove that the Builders' are insolvent, although we have one hundred and five thousand dollars over and above every claim, and have some eighteen or twenty thousand dollars a month, of a steady business income, yet the

Alta proves by masses of figures that we are insolvent and should be stopped. And how do they prove this? They say it will require all the ready money you have to get your risks reinsured in the offices over the way! but, I answer, we don't want to give our risks and business to the offices over the way. Now I can't see it—nor you don't seem to see it—yet the *Alta* and the combination ring say we are insolvent, and they are all honorable men! The *Alta* calls for an Insurance Commissioner in the name of 500,000 inhabitants of this state, all told, including the Chinese. I do not believe that so many people of this State require a Commissioner. I do not believe, with all due respect to the *Alta* that 100,000 inhabitants of this state demand an Insurance Commissioner; I do not believe that one thousand inhabitants of this state demand a Commissioner. The gentlemen from the *Alta* office will please take note of this expression of opinion.

But deny the right of the state to interfere by its officers in my dealings with my fellow men. What is the state? It is composed of half a million of men, women and children. Some of those wear white shirts, some red shirts, some blue shirts, and some of them no shirts at all. One hundred men in blue shirts come together and sign a contract to insure each other against loss by fire or shipwreck, and they pay in a contribution from each, to form a common fund for their mutual protection and support in case of disaster. What has the remainder of the people to do with that? The men in blue shirts want no money and no credit, no privilege from what is called the "State." How dare the others pretend to interfere. The men in blue shirts go a step farther and offer to extend the benefit of their Society to the men in red shirts, whereby they shall save them half the tax they hitherto have been paying to the men in white shirts. The men in white shirts foam at the mouth, in rage at this and straightway proclaim that the men in blue shirts are all swindling insolvents and they go straight to the house of law-making and ask for a bill of pains and penalties to put down and break up the society formed by the men in blue shirts, and some men in the house of law-making, being influenced by the men in white shirts, actually bring in the bill of pains and penalties amongst the law-makers and advocate its enactment. Where does the Constitution of California give any citizens the right to inquire into the solvency (before an act of bankruptcy is committed) of any other citizen? Is not the Constitution of State distinct and emphatic upon that point.

"Article 1, Sec. 16. No bill of attainder, *ex post facto* law, or law impairing the obligation of contracts, shall ever be passed."

"Article 1, Sec. 19. The rights of the people to be secure in their persons, houses, papers and effects, against unreasonable seizures and searches, shall not be violated; and no warrant shall issue but on probable cause supported by oath or affirmation, particularly describing the place to be searched, and the persons and things to be seized."

The Legislature can pass no bill that conflicts with the Constitution, and if, by the force of gold, a corrupt majority shall pass this bill, I tell them on the authority of the best lawyers in the city that we shall annul it, on appeal before the Supreme Court. But this bill never will be passed through a Democratic assembly. I will not believe that the virtuous and enthusiastic young tribunes which California has sent into the present Legislature will ever suffer this tyrannical bill to pass. If any of them accept the gold which the monopolists offer them, their future will be as short and as miserable as that of Judas.

This act is a retrospective act, at variance with the maxims of common law, and in conflict with the letter and spirit of the Constitution of California.

Any laws passed in contradiction of these fundamental laws must be null *ab initio*, null from their inception; from their birth. The Judges of the Supreme Court, on appeal, must annul them.

I warn the men who are forcing this bill through the Senate, against laying their hands on the Constitution. If they shall override the Constitution the relations of society and the compact which binds society together is dissolved, and no man is morally bound to obey the laws one hour afterwards. Every jurist of standing will endorse this axiom.

We have established the Builders' Insurance Company a year and a half ago under the laws of the State of California, we complied with all the conditions which the law imposed on us, have not evaded or broken a single clause of its elaborate conditions. We demand therefore, that no *ex post facto* law be passed which shall destroy our Company, by a breach of faith between the State and us. We demand that

no man shall be permitted to come into our office without a magistrate's warrant upon sworn testimony of imputed fraud, to demand our papers, our books, or our money. Let the State yield its honor to the money changers; let it sell its privileges to men with bribes in their hands, and what becomes of that glorious compact of Republicans, which hundreds of thousands of valiant men died on field and on ocean to establish. But we are told corporations must be dealt with differently from individuals on account of the privileges which the State confers. What privileges? Does the State subscribe to our capital? Does it give us any of its money to sustain us? Will it come to our assistance in case of a great fire that we shall be hard pushed? Not a bit of it; The boot is on the other leg. We pay the state about seven hundred dollars in yellow gold every month for stamps, and we pay the city of San Francisco an enormous yearly tax, and to the State at Washington we pay \$2,500 a year, and we are told that we are to have Liberty to trade! Thank you for nothing Mr. State. Why, gentlemen, the Builders' Insurance Company pays the State for State stamps, eight thousand dollars a year, which pays the salary of the Governor and State Treasurer! They say, being a Corporation, we lose our individual rights as citizens, and must be content to be "regulated" as the phrase goes. I deny this. If fifty of us join together to carry on business as a corporation, we don't sink our individual rights, we aggregate them, and assign all our individual rights to our chief officer. In him is concentrated all the citizen's rights that each of us possessed before we joined the corporation, so far as the corporation and its affairs are concerned. If the state cannot amerce and oppress the citizen, it cannot amerce and oppress the corporation, which is composed of citizens with all their fresh and untainted rights. I defy any jurist or legislator in the state to controvert this. Then why does the state legislate at all respecting corporations? Simply to enable the public to sue their officers for their debts and to enable their officers to sue the public for what the public shall owe them. All the state has to do, or ought to have to do, is to compel the aggregate corporation to be honest in its dealings, as it requires the individual citizen to be; this is justice, more than this is oppression.

Does the state control the solvency of a merchant before they allow him to open his store? Do they inquire into the solvency of the steamboat companies before they begin to trade? No! All this pretended care for the interests of the people is the covering of that canting espionage that always accompanies the encroachments of monopoly—I am for justice to all parties—monopolies or exclusive privileges to none. The fewer conditions the state imposes on the enterprises of its citizens, the better for the citizens and the state. Establish this law as a precedent and the struggling steamboat companies which are now competing in the passenger trade between New York and San Francisco, bringing in thousands of new immigrants on cheap terms, will soon be made to bite the dust. The wealthy are always powerful, and if you allow them a chance in the center of legislation they will have all ways done oppress the poor.

We are told that Massachusetts and New York have Commissioners of Insurance. What of that? Two wrongs don't make a right. Nor shall we be governed by the right maxims of New York, which Horace Greely admits is the most corrupt and thieving financial community in the world; a community in which the managers of the savings banks took in fifty million dollars in gold and silver from the working classes; and when greenbacks were made a legal tender, compelled those poor workers to take their deposits out in paper not worth fifty cents on the dollar. No: we will look to History and the lasting principles of the rights of man for our guide. This is a new and virgin country; here is a new and virgin country; here shall they make laws that shall forever protect labor and oppose monopolies. See the results of the wealthy monopolies of France, Spain, and England, only a century ago. Before the French revolution, every square mile of France was covered by some monopoly or other. You must send your wheat to be ground in the mill, and to no other. You must send your bread to be baked in the manor ovens, and to no other. Your trade was taught a business, and chalked out for them, not by you but by the Prefect of Department. These, and a hundred other impediments generated that deep discontent which evoked a tempest of blood that swept away the entire superstructure of an effete government.

Remember, that previous to the American revolution, the thirteen colonies were each of them governed by an English Commissioner—called Governor. He had pretty much the same sort of powers which our Insurance Commissioner is going to have. He could come when he pleased into any suspected house, examine papers and seize them, imprison citizens without trial, as the British Commissioners are doing in England and Ireland to-day. But those colonial commissioners did more: they prevented the people of

the colonies from building ships, from scattering metals, making machinery, or trading with any country but the mother (step-mother) country. You could not trade with any nation or city in the whole world but with Mother England, not even with her except in British built ships.

That was the condition of the thirteen colonies of America, once upon a time, under the reign of the thirteen Commissioners, who, as I said, were called Governors. This grievous condition was felt by the colonists. They remonstrated over and over again (by Franklin and by other deputations and ambassadors) to no purpose. And what was the power that, silently, secretly, and effectually, opposed their freedom and their industry? It was the money power of England; the power which, in every country, by its grasping, oppressive tendencies, seeks to suck the labor of the industries, by unjust laws, or mercenary in arms. And who were they who stood up to oppose this terrible state of things? Only half a dozen brave men in the beginning; they were—Hancock, the merchant of Boston; Charles Thompson of Philadelphia; Carroll of Carrollton in Baltimore; and Lady Henry of Virginia. These are the true apostles of American Independence, and their principles must be cherished and supported here to-day.

Spain tried the same kind of oppression in her South American colonies. The Spanish Government forbid the growth of the grape or the manufacture of wine in any of its vast colonies in South America. And Spain had "Commissioners" there to enforce her coercive enactments. A Priest or Hidalgo planted the grape and pressed the wine in his own glebe land, in defiance of the Spanish laws. He distributed cuts and seeds amongst his neighbors, and at length the people took to growing grape and making wine. The Spanish Commissioner seized the priest for his contempt of their laws. The people rescued him. The battle of revolution was thus begun, and though the priest was sacrificed and his cause for a while suppressed, it was again revived by O'Higgins, and triumphed over Balmora. Those oppressive and restrictive laws always lead to discontent and revolution. A grasping money monopoly breeds trouble and ends in blood. Gen. Jackson saw this, and therefore broke up the United States Bank—strangled that monster, for which a grateful nation thanks and blesses him to-day. Now we have to struggle against such another money monster here, and with the blessing of God we will strangle it. The issue is the same—but in a smaller way—but if in our youth we allow this monopoly to grow around us, like the anaconda, it shall be held in its grasp while it squeezes from our toil the wealth created by the sweat of our brows.

Apply the lessons of history to the questions before us, and we shall condemn the Insurance Commissioner and all his pomp and works. What is the nature of the Insurance contract? It is a bargain to pay a sum of money in a certain contingency, for a certain payment in hand. It is in the nature of the contract of a common carrier who undertakes to transport your freight over land and sea, and safely deliver the same in good order for a certain sum of money. It is in the nature of a postpaid bond to pay in seven years 10,000 dollars in consideration of a present payment of 5,000 dollars. What has the State to do with those contracts? Why interfere or examine the papers or the solvency, or seize upon the cash of any of those parties? What is an Underwriter? How is he regarded by the European laws? He is one of a thousand unscrupulous persons who, for a certain premium, guarantees a shipowner or merchant against losses by shipwreck for the amount which he sets opposite to his own name on a policy of Insurance.

When a merchant in England wants his ships or his cargo insured he takes his policy round to a score of those "underwriters" at "Lloyds" each man underwrites or guarantees the property for such a sum as he chooses to enter opposite his name. One man will enter for 1,000 another for 5,000 pounds and so on. There is no commissioner required in the affair to certify regarding the solvency of the underwriter. No interference whatever of the government, and yet these scattered underwriters have their names perpetually pledged for countless millions; and they are perfectly safe in the undertaking, for it is well known by experience, that fifty ships at sea of equal value will insure themselves, and the premium of two hundred houses scattered sufficiently from each other, and of about equal value, will insure themselves without any capital at all. And furthermore the greater the number of fire risks a company has, provided they are well scattered, sufficiently apart, the greater the security of the company. This is incontrovertible. When the *Alta* and *Bulletin* publish columns of figures to prove that the Builders' Insurance Company is insolvent, they merely prove that they are blowing for the monopolists, and are quite ignorant of the business they write about.

One day they charge us with crime for paying losses too readily—"paying for fires and asking us questions"—The next day they prove us by figures to be insolvent. How can a company be insolvent that pays its debts promptly and cheerfully. We have paid every loss which we experienced for the year we are at work, we have yet all our capital to the good, we paid two per cent a month on that capital to the stockholders, we paid a world of expenses inseparable from a commencement and we have fifty thousand dollars of surplus profits after everything, and our steady business now foots up to 19,000 dollars a month. The month of January it was \$19,000, and the losses of same month about \$10,000 leaving a surplus of \$9,000 dollars. We insured during the year 10,000 houses, the

average amount of each risk was 900 dollars. We lost 167 fires, the average amount lost by each fire was \$142 72. But still they make us out insolvent because we may not be able to reinsure with our enemies of the combination. Now we don't want to do any such thing. We have insured thousands of people on our own books who are content to stay with us for better or for worse.

But says these papers the day will come when half the city will be burned, and then where will you be? Well I suppose we shall be pretty near our neighbors in that dreadful day, not much better off, and not much worse. There was once a public thinker and speaker in our city named "Doctor Crisis," who used to hold forth under the Editorial office of the *Alta*; who preached the approaching end of the world, and called on every body to prepare: a disciple of *Miller* the New England prophet.

This man made a great impression on the minds of the *Alta* people, at the time, and ever since that they mostly all have a gloomy, hopeless, sullen physiognomy. Added to this came the great earthquake, and it appears some ancient savage of the plains prophesied that San Francisco would be swallowed up by an earthquake, some day or other. This frightened many old women, and some of them pecked up and left the State. The *Alta* recently forbids some terrible future which he says is in store for us. Well, if the earthquake shall swallow the city, the insurance books will all go to the other world, and as Shaven, the poet, says in the play—"Sure, when we are dead, we'll know all about it." There are three elements of safety peculiar to the city of San Francisco. First, The climate is mild and equable all the year round. There need be no apprehension of the water-pipes being frozen over in the winter, as in the great fires of New York and other eastern cities. Second, We have the best fire department in any city of the whole world. The appliances of telegraph, of steam engines, and of excellent discipline and prompt action, renders it improbable that a fire, either by day or night, will ever be allowed to go far. A block or two may be burned at one time, but that won't hurt the Builders'. A third element of safety, is the fact that a greater proportion of the houses is inhabited by their owners, than in any other city of the Union. These combined conditions of things justify in insuring fifty per cent under the old combination rates.

I have myself established the Building and Loan Society to assist people in putting up their houses, enabling them to convert their rents into real estate and to live in, and own their own homes. Thus, fostering a taste for thrift, and a hope for labor. The hills and valleys around the city are dotted with the houses I have built for the people. I have helped the building of ships, and the erection of factories also. Seven years ago I began these works with one thousand dollars. I have now a million and a quarter dollars in my care and management. I publish and print that I am insolvent—that sooner or later I will "peg out" with the people's money. Whither shall I go? Where shall I hide my shame? Wherever the English language is spoken, there will be found a colony of Irishmen, and there will my name and voice and person be known. What can I do with money in any part of the earth better than I can do here? What higher enjoyment can I experience anywhere than the confidence and gratitude of vast numbers of people? Have I not money enough for my wants? honor enough for my labors? and the higher kind of enjoyment in feeling that I have it in my power to assist honest labor? Let me tell those calumniators that I shall not leave this rich and fertile country. That if unjust laws do not stop me, I shall have five millions of money in my management in less than five years. That as this capital augments it shall extend the area of industry, and above all, be applied to assist humble labor in the battle of life against overwhelming capital. To the laboring and lowly I dedicate my life and my means. My enemies have raised me to a high position in this new country—a country extensive, fertile, rich in every product, and where the iron prongs of a financial oligarchy shall never be suffered to fasten on the products of the people. To this rich land I invite the distant immigrant, and here I pledge myself that the battle between labor and capital shall be sustained. The battle is begun here to-night, and with the assistance of you, my friends, I dedicate myself a volunteer soldier on the side of labor.

Hon Frank Tilford then came forward, and made a most eloquent address. Judge Tilford attacked Hager's bill vigorously.

Mr. Mooney then came forward again and said that in order to answer the calumnies published at the instance of the enemies of the Builders' Insurance Company, the Directors proposed to augment the capital stock of the concern a quarter of a million of dollars, and had drawn up a resolution to that effect. The resolution was put to the house by Mr. Mooney and carried nem. con. Subscriptions were offered immediately, and \$32,000 of the additional stock was taken on the spot. In sums ranging from \$100 to \$500, and several went as high as \$1,000. This stock is divided into shares of \$100 each. Mr. Mooney announced that the books would be opened at ten o'clock to-day, at his office, to give those who wished an opportunity to subscribe for the remainder of the stock.

EASTERN NEWS.

Washington, Feb. 3.—The Senate was principally occupied in discussing the Reconstruction bill.

In the House, Mr. Robinson asked leave to introduce a resolution relating to the persons convicted for acts committed in the United States, and if the demands were refused to order the arrest and detention of any subjects of Great Britain found within the jurisdiction of the United States, and withdraw all intercourse with England.

The resolution was subsequently modified, withdrawing the repeal clause and directing the President to report the facts to Congress. After considerable debate, objection being made to the introduction of the resolution, Mr. Robinson moved a suspension of the rules, which was agreed to, and the resolution was then introduced. Mr. Bingham thought the resolution placed the issues of war or peace in the hands of the President, and authorized him to demand unconditionally the release of certain persons. He was willing to vindicate the sovereignty of the American people but was unwilling to invest the President with the general power of demanding the immediate and unconditional release of American citizens charged with crime. He said that the House had no proof that the prisoners whose release was demanded had been detained for acts not committed on the soil of Great Britain.

After a lengthy debate the resolution was referred to the Committee on Foreign Affairs.

BUFFALO, February 1.—General John O'Neil, President of the Fenian Brotherhood, was inaugurated last night. Speeches were made by O'Neil, Colonel Walsh, of California, and others. A series of meetings will be held throughout the country.

NEW YORK, Feb. 1.—George Francis Train writes to the World, saying Durant took out \$5,000,000 in gold to buy twenty thousand tons of iron to complete the Rock Island Railroad to Omaha.

COOK, February 4.—One of the gates of the city was undermined last night and blown up; at the same time all the telegraph lines into the city were cut. The prompt action of the police prevented further demonstrations. Several arrests have been made.

CHICAGO, February 3.—A sleeping-car on the Chicago and Quincy Railroad was burned last night, while the train was in rapid motion. The fire was occasioned by the explosion of a kerosene lamp. No lives were lost. The passengers escaped in their night dresses, unable to save anything but what they had about their person.

SAN FRANCISCO MARKETS.

CORRECTED WEEKLY BY OUR REPORTER

Wholesale prices only.

Flour \$5 25 to \$8 50
Wheat, \$2 62 to \$2 70 per 100.
Barley, \$1 80 to \$1 87
Oats, \$1 80 to \$1 85 per 100 lbs
Corn, \$2 25 to \$2 30 per 100 lbs
Rye, \$1 75 per 100 lbs
Potatoes, at \$1 00 to 1 40c
Butter, Choice to prime roll of California Dairy, 37c to 45c per lb.
Butter (old) in brine, 30c to 37c
Eggs, 50c to 60c per dozen.
Lard, in 10-lb tins, at 11c per lb.
Cheese, From 20c to 22c per lb.
Beef, 10c to 12c per lb.
Veal, 10c to 12c per lb.
Mutton, 12c to 16c.
Lamb, 12c
Pork, 10c to 16c per dozen.
Hens, 80, chickens \$6 per dozen.
Ducks, \$5 50 to \$6 00 per dozen.
Geese, \$18 to \$20 per dozen.
Turkeys, 15c per lb.
Hay \$17 50 to \$23 per ton.
Bacon, 12c to 13c per lb.
Hams, 13c, to 14 for California.

VALENTINE'S DAY!

FEBRUARY, 1868

In sixty-eight won't be sport,
For girls are then allowed to court,
And every "bach" who don't retire
From glances sweet and eyes of fire,
Will have to yield his stubborn heart
To Cupid's sure unerring dart.

IF THOUGHT BE MINE

Bright flowers shall bloom wherever we roam;
A voice divine shall talk in each stream,
The stars shall lo! like talkers of lore,
And this world be one beautiful dream.
In our eyes—if thought be mine!

Valentines rich in gold and silver, and tinted with hues borrowed from the rainbow, winged with fancies plucked from the pinions of young loves, radiant with flowers from the garden of the Paphian heaven, and steeped in subtle Love's spells for winning hearts.

CUPID'S ADVICE.

To the unmarried of the nation
As they would avoid the mortification
And shun the appellation
Of old maid and old bachelor in this generation
To make direct application
Without any detraction
To APPELTON'S station
Where Val. notes hold his abode
For an appropriate communication
To suit the occasion
Which will afford a gratification
In the highest appreciation
And be a sufficient remuneration
For money spent on the occasion
VALENTINES in extra fine French boxes;
also, in solid Rosewood and Mahogany cases,
suit with or without jewelry.

Valentines of every conceivable variety. Valentine cards, Valentine mottoes and stationery.

Thirty new and original California comies.

Valentine writers, comical and sentimental.

Appleton's Valentine Express, with eight horses, will deliver Valentines every hour on Valentine's Day, in every part of the city. D. E. APPLETON & CO., 508 Montgomery street,

